

Certificate Number: 06501-PAE-DE-033999215

Bankruptcy Case Number: 19-16596



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 25, 2020, at 9:21 o'clock AM CST, Kenneth Chonofsky completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 25, 2020 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager